## AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions and listings of claims in the application.

- 1. 31. (cancelled)
- 32. (original) A peripheral card manufactured according to a process comprising the steps of:

adding circuit elements to a circuit board, said circuit board includes a set of test terminals; testing one or more of said circuit elements using said test terminals; and applying a conformal contact coating on a first surface of said circuit board to cover said test terminals and prevent access to said test terminals.

- 33. (original) A peripheral card according to claim 32, wherein: said step of applying includes applying a liquid directly to a first surface of said circuit board.
- 34. (original) A peripheral card according to claim 32, wherein: said step of applying includes applying a film directly to a first surface of said circuit board.
- 35. (original) A peripheral card according to claim 32, wherein:

said circuit board includes a first die mounted on said circuit board and a second die mounted on said first die;

said first die includes a flash memory array and said second die includes a controller; said first die is wire bonded to said circuit board; and said second die is wire bonded to said circuit board.

36. (original) A peripheral card according to claim 32, wherein: said circuit board includes a conductive layer; a first portion of said conductive layer forms said test terminals;

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a second portion of said conductive layer forms user terminals; said user terminals are positioned on an outside surface of said peripheral card; and

said circuit elements are encapsulated by a transfer mold process without covering said test terminals.

- 37. (original) A peripheral card according to claim 32, wherein: said peripheral card is a memory card.
- 38. (original) A peripheral card, comprising:

a circuit board;

circuit elements on said circuit board;

a set of user terminals on said circuit board, said user terminals are in communication with at least a subset of said circuit elements;

a set of test terminals on said circuit board, said test terminals are in communication with one or more of said circuit elements;

an enclosure that covers a portion of said circuit board and said circuit elements without covering said set of user terminals and said set of test terminals; and

a conformal contact coating on a first surface of said circuit board covering said test terminals and preventing access to said test terminals.

- 39. (original) A peripheral card according to claim 38, wherein: said conformal contact coating is applied as a liquid directly to said first surface of said circuit board.
- 40. (original) A peripheral card according to claim 38, wherein:
  said conformal contact coating includes a film that is applied directly to said first surface of said circuit board.
  - 41. (original) A peripheral card according to claim 38, wherein:

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said circuit elements board include a first die mounted on said circuit board and a second die mounted on said first die.

- 42. (original) A peripheral card according to claim 41, wherein: said first die is wire bonded to said circuit board; and said second die is wire bonded to said circuit board.
- 43. (original) A peripheral card according to claim 42, wherein: said first die includes a flash memory array and said second die includes a controller.
- 44. (original) A peripheral card according to claim 41, wherein: said first die includes a flash memory array and said second die includes a controller.
- 45. (original) A peripheral card according to claim 38, wherein: said circuit board includes a conductive layer; a first portion of said conductive layer forms said test terminals; a second portion of said conductive layer forms said user terminals; and said user terminals are positioned on an outside surface of said peripheral card.
- 46. (original) A peripheral card according to claim 38, wherein: said peripheral card is a memory card.
- 47. (original) A method performed for a peripheral card, comprising the steps of: testing one or more circuit elements of a first peripheral card using one or more test terminals of said first peripheral card; and

covering said test terminals with a conformal contact coating in order to prevent access to said test terminals.

48. (original) A method according to claim 47, wherein: said step of covering includes applying a liquid directly to said first peripheral card.

- 49. (original) A method according to claim 47, wherein: said step of covering includes applying a film directly to said first peripheral card.
- 50. (original) A method according to claim 47, wherein: said circuit elements include a flash memory array.
- 51. (original) A method according to claim 47, wherein: said first peripheral card is a memory card.